

Information to identify the case:

Debtor 1	<u>Stephen Borace Jr.</u>	Social Security number or ITIN	xxx-xx-1819
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Alexis L. Borace</u>	Social Security number or ITIN	xxx-xx-2787
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-26242-VFP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Stephen Borace Jr.

Alexis L. Borace

6/13/24

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Stephen Borace, Jr.
Alexis L. Borace
Debtors

Case No. 19-26242-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jun 13, 2024

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 15, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Stephen Borace, Jr., Alexis L. Borace, 29 Craig Court, Totowa, NJ 07512-1124
aty	+ Carlos Rendon, 700 79th Street, North Bergen, NJ 07047-6385
cr	+ AIS Portfolio Services, LLC Attn: Ford Motor Credi, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City,, OK 73118-7901
r	+ Greg Balderacchi, 17 State Street, #400, New York City, NY 10004-1551
cr	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
cr	+ ROUNDPOINT MORTGAGE SERVICING CORPORATION, Phelan Hallinan &Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518423485	+ Marianne Ecanosti, 10 Sunrise Drive, Wayne, NJ 07470-4230
518423486	+ Mrc/united Wholesale M, 585 South Blvd E, Pontiac, MI 48341-3163
518443631	+ New York Eye & Ear Infirmary, Attn: Finance Dept., 310 East 14th Street, New York, NY 10003-4297
518538399	+ Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
518423494	++ WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001 address filed with court:, Wells Fargo Bank Ia N, Attn: Bankruptcy Dept, Po Box 6429, Greenville, SC 29606

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 13 2024 21:10:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 13 2024 21:10:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518534459	EDI: GMACFS.COM	Jun 14 2024 00:43:00	Ally Bank Lease Trust, PO Box 130424, Roseville MN 55113-0004
518423472	+ EDI: GMACFS.COM	Jun 14 2024 00:43:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
518503148	Email/PDF: bncnotices@becket-lee.com	Jun 13 2024 21:12:05	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518423473	+ Email/PDF: bncnotices@becket-lee.com	Jun 13 2024 21:50:23	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518423474	+ EDI: BANKAMER	Jun 14 2024 00:43:00	Bank of America, 4909 Savarese Circle, Ft1-908-01-50, Tampa, FL 33634-2413
518512210	+ EDI: BANKAMER2	Jun 14 2024 00:43:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518423475	+ EDI: CAPITALONE.COM	Jun 14 2024 00:43:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518454227	+ EDI: AIS.COM		

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		Jun 14 2024 00:44:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518423477	+ EDI: CITICORP	Jun 14 2024 00:43:00	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518542897	EDI: CITICORP	Jun 14 2024 00:43:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518423478	+ EDI: CITICORP	Jun 14 2024 00:43:00	Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441
518423479	+ EDI: WFNNB.COM	Jun 14 2024 00:44:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
518443630	+ Email/Text: Collections_Bankruptcies@encoreexchange.com	Jun 13 2024 21:08:00	Computer Credit, Inc., 640 West 4th Street, PO Box 5238, Winston Salem, NC 27113-5238
518423481	EDI: DISCOVER	Jun 14 2024 00:43:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
518423480	EDI: CITICORP	Jun 14 2024 00:43:00	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
518542900	EDI: Q3G.COM	Jun 14 2024 00:44:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518434641	EDI: DISCOVER	Jun 14 2024 00:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518429145	Email/Text: EBNBKNOT@ford.com	Jun 13 2024 21:10:00	Ford Motor Credit Company LLC, Dept. 55953, PO Box 55000, Detroit, MI 48255-0953
518423482	+ Email/Text: EBNBKNOT@ford.com	Jun 13 2024 21:10:00	Ford Credit, P.O. Box 152271, Irving, TX 75015-2271
520179362	+ EDI: AISACG.COM	Jun 14 2024 00:44:00	Ford Motor Credit Company, LLC, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519051784	Email/Text: Bankruptcy@Freedommortgage.com	Jun 13 2024 21:08:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
519051785	Email/Text: Bankruptcy@Freedommortgage.com	Jun 13 2024 21:08:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764, Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
518423484	+ EDI: IRS.COM	Jun 14 2024 00:43:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518534725	EDI: JEFFERSONCAP.COM	Jun 14 2024 00:44:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518423476	EDI: JPMORGANCHASE	Jun 14 2024 00:43:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518573730	Email/PDF: resurgentbknotifications@resurgent.com	Jun 13 2024 21:11:59	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518573731	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 13 2024 21:11:51	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, c/o Resurgent Capital Services 29603-0587
518503574	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 13 2024 21:08:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
518423488	^ MEBN	Jun 13 2024 20:59:14	Prosper Funding LLC, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
518539170	+ Email/Text: bncmail@w-legal.com	Jun 13 2024 21:10:00	Prosper Marketplace Inc., C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE

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518530534	EDI: Q3G.COM	Jun 14 2024 00:44:00	400, SEATTLE, WA 98121-3132 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518531219	Email/Text: bankruptcy@roundpointmortgage.com	Jun 13 2024 21:08:00	RoundPoint Mortgage Servicing Corporation, 446 Wrenplace Road, Fort Mill, SC 29715
518423489	+ Email/Text: clientservices@remexinc.com	Jun 13 2024 21:08:00	Remex Inc, Attn: Bankruptcy, 307 Wall St., Princeton, NJ 08540-1515
518423490	^ MEBN	Jun 13 2024 20:57:19	RoundPoint Mortgage Servicing Corporatio, Attn: Bankruptcy, Po Box 19409, Charlotte, NC 28219-9409
518423487	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jun 13 2024 21:08:00	New Jersey Division of Taxation, Compliance & Enforcement - Bankruptcy, 50 Barrack St., 9th Fl., PO Box 245, Trenton, NJ 08695
518538399	^ MEBN	Jun 13 2024 21:01:21	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
518425948	+ EDI: AIS.COM	Jun 14 2024 00:44:00	Synchrony Bank, c/o AIS InfoSource, 4515 N Santa Fe Avenue, Oklahoma City, OK 73118-7901
518423491	+ EDI: SYNC	Jun 14 2024 00:43:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
518423492	+ EDI: SYNC	Jun 14 2024 00:43:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518520385	+ EDI: AIS.COM	Jun 14 2024 00:44:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518423493	+ EDI: WFFC2	Jun 14 2024 00:43:00	Wells Fargo Bank, Mac F823f-02f, Po Box 10438, Des Moines, IA 50306-0438
518423495	+ EDI: WFFC2	Jun 14 2024 00:43:00	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
518449888	+ EDI: WFFC2	Jun 14 2024 00:43:00	Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938
518503081	EDI: WFFC2	Jun 14 2024 00:43:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
519794175	+ EDI: WFFC2	Jun 14 2024 00:43:00	Wells Fargo N.A. Personal Lending, PO BOX 564300, Charlotte, NC 28256-4300

TOTAL: 47

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518423483		HOA
cr	*+	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
cr	*+	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518524485	*	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0312-2

User: admin

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 15, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2024 at the address(es) listed below:

Name	Email Address
Andrew L. Spivack	on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbecf@brockandscott.com
David L. Stevens	on behalf of Joint Debtor Alexis L. Borace dstevens@scura.com dstevens@scura.com;ecfbkfilings@scuramealey.com;pevangelista@scura.com;amurphy@scura.com;vmajano@scura.com;jromero@scura.com;spereyra@scura.com;14518@notices.nextchapterbk.com;dwoody@scura.com;sterry@scura
David L. Stevens	on behalf of Debtor Stephen Borace Jr. dstevens@scura.com, dstevens@scura.com;ecfbkfilings@scuramealey.com;pevangelista@scura.com;amurphy@scura.com;vmajano@scura.com;jromero@scura.com;spereyra@scura.com;14518@notices.nextchapterbk.com;dwoody@scura.com;sterry@scura
Denise E. Carlon	on behalf of Creditor Roundpoint Mortgage Servicing Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jamal J Romero	on behalf of Debtor Stephen Borace Jr. jromero@scura.com, dstevens@scura.com;ecfbkfilings@scuramealey.com;vmajano@scura.com;spereyra@scura.com;14799@notices.nextchapterbk.com;dwoody@scura.com
Jamal J Romero	on behalf of Joint Debtor Alexis L. Borace jromero@scura.com dstevens@scura.com;ecfbkfilings@scuramealey.com;vmajano@scura.com;spereyra@scura.com;14799@notices.nextchapterbk.com;dwoody@scura.com
Maria Cozzini	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper mcozzini@sternlav.com
Marie-Ann Greenberg	magecf@magtrustee.com
Matthew K. Fissel	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com matthew.fissel@brockandscott.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10